

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF WISCONSIN
GREEN BAY DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

Case No. 11-C-0569

v.

ESTATE OF MARGARET RAMSAY,
CLIFFORD RAMSAY,
DICKINSON FINANCIAL,

Defendants.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

The Motion for Default Judgment having been filed by the Plaintiff on the 23rd day of September, 2011 and the Court having considered the pleadings, affidavits and other documents now on file, the Court hereby makes the following findings of fact and conclusions of law:

FINDINGS OF FACT

1. The defendants are wholly in default.
2. That the allegations set forth in plaintiff's complaint are proven true.
3. That the mortgaged premises are described as follows:

Lot Fifty-one (51), First Subdivision of Lakeview Park, Fifteenth (15) Ward, City of Oshkosh, Winnebago County, Wisconsin.

Property Address: 1703 Northpoint Street
Oshkosh, WI 54901

4. That notice of the pendency of this action was duly given on June 17, 2011 by filing a lis pendens in the office of the Register of Deeds for Winnebago County, Wisconsin.

This was done in the manner and form required by law, after the filing of the complaint herein, and more than twenty (20) days prior to the trial or other resolution of this action.

5. That there is now due to the United States the following sums:

Principal Balance	\$91,649.87
Accrued Interest to September 26, 2011	\$45,460.41
Lis Pendens fees	\$ 30.00
Title Search fees	\$ 75.00
Service fee (monthly fee)	\$ 3,601.13
MIP (Insurance)	\$ 4,350.64
Special Administrator fee	\$ 500.00

6. That no other proceedings have been held at law or otherwise for the recovery of the sum secured by the promissory note and mortgage.

CONCLUSIONS OF LAW

1. That the plaintiff is entitled to judgment of foreclosure of the premises in the usual form as prayed for in plaintiff's complaint in accordance with the above findings of fact.
2. That if necessary to secure possession of said premises, the Clerk of Court, upon application by plaintiff, shall issue a writ of assistance.
3. That the defendants and all persons claiming under them subsequent to the filing of the notice of the pendency of this action be and hereby are forever barred and foreclosed of all right, title, interest, claim and equity of redemption in and to the lands and premises or any part, parcel, or portion thereof.
4. That the defendants shall not be granted a period of redemption.
5. That the subject premises be sold at public sale, and the sale shall be conducted by or under the direction of the United States Marshal for the Eastern District of Wisconsin.

6. That the Department of Housing and Urban Development will be paid first out of the foreclosure sale proceeds of the property.

IT IS THEREFORE ORDERED that foreclosure of said mortgage in the usual form as provided by and in accordance with the above Findings of Fact and Conclusions of Law be entered in this action.

Dated at Green Bay, Wisconsin, this 26th day of September, 2011.

s/ William C. Griesbach
HONORABLE WILLIAM C. GRIESBACH
United States District Judge